(Table 15) Disposition of Problem Assets

<Sumitomo Mitsui Banking Corporation (Non-consolidated)>

(Billions of yen) FY04

Actual

FY03

Actual

Credit related costs (A)		
	1,141.3	1,306.3
Provision for specific reserve for possible loan losses	276.4	474.1
Write-off of loans and other related losses (C)	869.2	836.0
Write-off of loans	501.1	605.8
Losses on sales of loans to CCPC	0.8	-
Losses on sales of loans to RCC*1	9.3	0.5
Losses on bulk sales	292.8	137.5
Losses on debt forgiveness	65.2	92.2
Provision for reserve for possible losses from loans sold to CCPC	(0.5)	-
Provision for reserve for supporting specific borrowers	-	-
Provision for loan loss reserve for specific overseas countries	(3.8)	(3.8)
Provision for general reserve for possible loan losses (B)	(337.9)	(351.5)
Total(A) + (B)	803.4	954.8
Reference>		
Direct write-off of loans already reserved (D)	1,243.7	443.6
Gross direct write-offs $(C) + (D)$	2,112.9	1,279.6
	Actual	Actual
	FY03 Actual	FY04 Actual
Credit related costs (A)	1,287.8	1,398.0
Provision for specific reserve for possible loan losses	320.7	
W.:ff -f11 -41(C)		493.9
Write-off of loans and other related losses (C)	971.4	493.9 907.9
Write-off of loans	971.4 595.2	
		907.9
Write-off of loans	595.2	907.9
Write-off of loans Losses on sales of loans to CCPC	595.2 1.3	907.9 667.2
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1	595.2 1.3 9.4	907.9 667.2 - 0.6
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales	595.2 1.3 9.4 300.3	907.9 667.2 - 0.6 147.9
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness	595.2 1.3 9.4 300.3 65.2	907.9 667.2 - 0.6 147.9
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness Provision for reserve for possible losses from loans sold to CCPC	595.2 1.3 9.4 300.3 65.2	907.9 667.2 - 0.6 147.9 92.2
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness Provision for reserve for possible losses from loans sold to CCPC Provision for reserve for supporting specific borrowers	595.2 1.3 9.4 300.3 65.2 (0.5)	907.9 667.2 - 0.6 147.9 92.2 - (3.8)
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness Provision for reserve for possible losses from loans sold to CCPC Provision for reserve for supporting specific borrowers Provision for loan loss reserve for specific overseas countries	595.2 1.3 9.4 300.3 65.2 (0.5) - (3.8)	907.9 667.2 - 0.6 147.9 92.2 - (3.8)
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness Provision for reserve for possible losses from loans sold to CCPC Provision for reserve for supporting specific borrowers Provision for loan loss reserve for specific overseas countries Provision for general reserve for possible loan losses (B) Total (A) + (B)	595.2 1.3 9.4 300.3 65.2 (0.5) - (3.8) (331.2)	907.9 667.2 - 0.6 147.9 92.2 - - (3.8) (201.2)
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness Provision for reserve for possible losses from loans sold to CCPC Provision for reserve for supporting specific borrowers Provision for loan loss reserve for specific overseas countries Provision for general reserve for possible loan losses (B)	595.2 1.3 9.4 300.3 65.2 (0.5) - (3.8) (331.2)	907.9 667.2 - 0.6 147.9 92.2 - - (3.8) (201.2)

^{*1} Losses due to the sales of loans to the specific bank defined in Article 53 of Financial Reconstruction Law.